

BK1204445  
(bas)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
AT YOUNGSTOWN

IN RE:

: Case No. 11-40397

ROBERTA A. HOWARD

:

Chapter 13

Debtor

:

Judge Woods

**RESPONSE OF CITIMORTGAGE, INC. TO DEBTOR'S OBJECTION  
TO NOTICE OF MORTGAGE PAYMENT CHANGE**

Now comes CitiMortgage, Inc. (hereinafter "Creditor"), and hereby files its Objection to Debtor's Response to Notice of Mortgage Payment Change. Debtor's objection is moot as Creditor is withdrawing the Notice of Payment Change filed November 21, 2012. CitiMortgage has confirmed that a refund to the escrow account was issued in the amount of \$1,896.00 as a result of Debtor providing proof of insurance. Creditor has also confirmed that the property is insured through October 26, 2013. Creditor agrees that the ongoing payment should be solely principal and interest at \$1,082.71, and anticipates working with Debtor's counsel to fully resolve this matter.

/s/ Ronald C. Taylor Jr.  
Ronald C. Taylor Jr.  
Bar Registration # 0083298  
(513) 241-3100 x-3472

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**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the foregoing was electronically transmitted on the 13th day of December, 2012 via the Court's CM/ECF system to the following who are listed on the Court's Electronic Mail Notice list:

Bruce R Epstein, Esq., on behalf of  
Roberta A. Howard, at epsteinlaw@sbcglobal.net  
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Michael A. Gallo, Trustee  
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Office of the U.S. Trustee  
Howard Metzenbaum U.S. Courthouse  
201 Superior Avenue  
Cleveland, Ohio 44114  
(Registered address)@usdoj.gov

And by regular U.S. mail, postage pre-paid, on:

Roberta A. Howard  
7399 South Raccoon Road  
Canfield, OH 44406-8102

/s/ Ronald C. Taylor Jr.  
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